

General Description

Investigates, evaluates, negotiates, and resolves assigned property claims having low to moderate complexity and value, working within delegated reserve and settlement authority. Works under the direct supervision the onsite Unit Manager and, depending on skill level, you may occasionally handle claims with additional complexities related to unique coverage and/or exposure issues. Must reside within Sarasota Metroplex.

Essential Duties and Responsibilities

- Investigates, evaluates, negotiates, and resolves assigned property claims of low to moderate complexity.
- Determines the facts of the loss, coverage compensability, and the degree of exposure by unit of coverage.
- Reviews, analyzes, and applies policy conditions, provisions, exclusions and endorsements pertinent to a variety of losses.
- Establishes timely and accurate property claim and expense reserves.
- Communicates clearly and professionally with onsite management, the policyholder, or their representative, by telephone and/or written correspondence regarding all aspects of the claims process.
- Determines settlement amounts based on client guidelines, estimation of actual cash value and replacement value, contractor estimate validation, appraisals, application of applicable limits, and deductibles.
- Negotiates and conveys property claim settlements within authority limits to policy holders.
- Controls damage exposures through proper usage of cost containment tools provided by the client.
- Maintains an effective diary system to ensure timely resolution and documents property claim file activities in accordance with established procedures and state regulations.
- Provides excellent customer service to meet the needs of our client, policyholders, agents, and all other internal and external customers.
- Handles files in compliance with state regulations, where applicable.
- Writes denial letters, Reservation of Rights, and other complex correspondence to policyholders for client approval.
- Identifies property claims that may have value added by an outside field inspection.
- Determines cases that may have fraud potential and refers claims to Unit Manager to determine if it should go to Special Investigations Unit.
- Identifies potential for subrogation and refers appropriate claims to the Unit Manager or Subrogation Unit as directed by our client.
- Identify and refer all claims that may be subject to litigation
- Performs other duties as required.

Education and/or Experience

- Bachelor's Degree preferred but not required. Minimum of three (3) years of progressive experience in the adjusting of residential claims.
- Strong verbal and written communications skills.
- Must be able to work in a collaborative atmosphere.
- Must be proficient with Microsoft Office, including Word, Excel, PowerPoint.
- Customer service oriented and empathetic.
- Demonstrates ownership attitude and customer centric response to all assigned tasks.
- Solid analytical and decision-making skills.
- Spanish speaking is a plus.

Licenses and/or Certifications

- Adjusters License required in Texas, Florida, North Carolina and South Carolina.
- Professional designation specific to claims a plus